

**Information to identify the case:**

Debtor 1	<b>Steven Job</b>	Social Security number or ITIN	xxx-xx-1413
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Lucia Job</b>	Social Security number or ITIN	xxx-xx-1330
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>16-21277-VFP</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven Job  
aka Steven John Job

Lucia Job  
aka Lucia Hernandez

8/26/21

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Steven Job  
Lucia Job  
Debtors

Case No. 16-21277-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Aug 26, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Steven Job, Lucia Job, 5101 Park Avenue, Apt 8N, West New York, NJ 07093-2531
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
516226707	+ Ambulatory Center for Endoscop, Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
516226709	+ Anthony Iler, Law Office of Richard W Krieg, 17 Prospect Street, Morristown, NJ 07960-6862
516226713	+ Care Point Health, Hoboken University Medical Center, PO Box 824491, Philadelphia, PA 19182-4491
516226716	+ Cmre Financial Services, 3075 E Imperial Highway, Suite 200, Brea, CA 92821-6753
516226719	+ Florham Park Surgery Center, Jefferson Associates, 3 Coral Street, Edison, NJ 08837-3242
516226720	+ Hoboken University Medical Center, PO Box 824491, Philadelphia, PA 19182-4491
516226721	+ Jefferson Associates, 98 Ford Road, Suite 3B, Denville, NJ 07834-1356
516347502	+ M&T Bank, PO BOX 1508, Buffalo NY 14240-1508
516226726	+ Morristown Medical Center, PO Box 35610, Newark, NJ 07193-5610
516226728	+ Pegasus Emergency Group, CMRE Financial Services, 3075 E Imperial Hwy, Suite 200, Brea, CA 92821-6753
516226729	+ Remex Recovery Management, 307 Wall Street, Princeton, NJ 08540-1515
519286743	+ STEVEN JOB, LUCIA JOB, 5101 PARK AVENUE, APT. 8N, WEST NEW YORK, NJ 07093-2531
516226730	+ Spectocor, 2009 Mackenzie Way, Suite 102, Cranberry Twp, PA 16066-5338
516416452	+ Toyota Lease Trust, c/o TOYOTA MOTOR CREDIT CORPORATION, PO BOX 9013, ADDISON, TEXAS 75001-9013
516410606	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 26 2021 20:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 26 2021 20:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516323423	EDI: BECKLEE.COM	Aug 27 2021 00:28:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516226708	+ EDI: AMEREXPR.COM	Aug 27 2021 00:28:00	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516226710	+ EDI: CITICORP.COM	Aug 27 2021 00:28:00	At&T Universal Citi Card, Po Box 6500, Sioux Falls, SD 57117-6500
516226711	+ EDI: TSYS2.COM	Aug 27 2021 00:28:00	Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
516226712	+ EDI: CAPITALONE.COM	Aug 27 2021 00:28:00	Capital One Na, Attn: General Correspondence, Po Box 30285, Salt Lake City, UT 84130-0285
516315498	EDI: CAPITALONE.COM	Aug 27 2021 00:28:00	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
516380054	+ Email/Text: bncmail@w-legal.com	Aug 26 2021 20:28:00	CarePoint Health - Hospital, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Aug 26, 2021

Form ID: 3180W

Total Noticed: 50

			400, SEATTLE, WA 98121-3132
516380052	+ Email/Text: bncmail@w-legal.com	Aug 26 2021 20:28:00	CarePoint Health - Physican GSHA, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516226715	+ EDI: CITICORP.COM	Aug 27 2021 00:28:00	Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040
516226717	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 26 2021 20:37:04	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
516237846	EDI: DISCOVER.COM	Aug 27 2021 00:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516226718	+ EDI: DISCOVER.COM	Aug 27 2021 00:28:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
516226714	EDI: JPMORGANCHASE	Aug 27 2021 00:28:00	Chase, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
516448955	Email/PDF: resurgentbknotifications@resurgent.com	Aug 26 2021 20:36:58	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &, LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516448950	Email/PDF: resurgentbknotifications@resurgent.com	Aug 26 2021 20:37:06	LVNV Funding, LLC its successors and assigns as, assignee of EAGLEWOOD WAREHOUSE TRUST I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516392926	Email/PDF: resurgentbknotifications@resurgent.com	Aug 26 2021 20:36:59	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516352590	Email/PDF: resurgentbknotifications@resurgent.com	Aug 26 2021 20:36:58	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517223357	Email/PDF: resurgentbknotifications@resurgent.com	Aug 26 2021 20:36:58	LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587
516226722	+ Email/Text: bk@lendingclub.com	Aug 26 2021 20:28:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
516226723	Email/Text: camanagement@mtb.com	Aug 26 2021 20:28:00	M & T Bank, Attn: Bankruptcy, 1100 Wehrle Dr 2nd Floor, Williamsville, NY 14221
516226725	Email/Text: camanagement@mtb.com	Aug 26 2021 20:28:00	M&T Bank, Attn: Bankruptcy, 1100 Wehrle Drive, Buffalo, NY 14221
516226724	Email/Text: camanagement@mtb.com	Aug 26 2021 20:28:00	M&T Bank, PO Box 7678, Buffalo, NY 14240
516387357	+ EDI: MID8.COM	Aug 27 2021 00:28:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
516395363	+ EDI: AGFINANCE.COM	Aug 27 2021 00:28:00	ONEMAIN FINANCIAL, 605 MUNN ROAD, FT. MILL, SC 29715-8421
516226727	+ EDI: AGFINANCE.COM	Aug 27 2021 00:28:00	Onemain Financial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
516849401	EDI: PRA.COM	Aug 27 2021 00:28:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
516849402	EDI: PRA.COM	Aug 27 2021 00:28:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
516454978	EDI: PRA.COM	Aug 27 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516226731	+ EDI: RMSC.COM	Aug 27 2021 00:28:00	Synchrony Bank/Sams, Po Box 965064, Orlando,

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Aug 26, 2021

Form ID: 3180W

Total Noticed: 50

516226732	EDI: TFSR.COM		FL 32896-5064
		Aug 27 2021 00:28:00	Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
518646781	EDI: BL-BECKET.COM		
		Aug 27 2021 00:28:00	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2021 at the address(es) listed below:

Name	Email Address
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Hetal Patel	on behalf of Joint Debtor Lucia Job nadiafinacial@gmail.com patel.fitzlaw@gmail.com
Hetal Patel	on behalf of Debtor Steven Job nadiafinacial@gmail.com patel.fitzlaw@gmail.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Nicholas Fitzgerald	on behalf of Debtor Steven Job fitz2law@gmail.com
Nicholas Fitzgerald	on behalf of Joint Debtor Lucia Job fitz2law@gmail.com

TOTAL: 7